

REPORT  
ON  
CERTAIN STATISTICS  
OF  
BANKING IN IRELAND  
AND  
INVESTMENTS  
IN  
GOVERNMENT AND INDIA STOCKS,  
ON WHICH DIVIDENDS ARE PAYABLE AT THE  
BANK OF IRELAND.

31ST DECEMBER, 1859-86,  
AND  
30TH JUNE AND 31ST DECEMBER, 1877-86.

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*Presented to both Houses of Parliament by Command of Her Majesty.*

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BANKING STATISTICS, IRELAND,  
1886  
(DECEMBER).

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TO

HIS EXCELLENCY CHARLES STEWART VANE TEMPEST  
MARQUESS OF LONDONDERRY,  
*&c., &c., &c.,*  
LORD LIEUTENANT-GENERAL AND GENERAL GOVERNOR OF IRELAND

MAY IT PLEASE YOUR EXCELLENCY,

I have the honour to submit to your Excellency the following Tables and remarks relative to Banking in Ireland, and to investments in Government and India Stocks upon which dividends are payable at the Bank of Ireland. The tables have been drawn up on the same principles and in continuation of those contained in my report of July last on the same subject.

The information comprised in the tables consists of the total of the deposits and cash balances in the Joint Stock Banks of Ireland on the 31st of December, 1886, and on the corresponding date in each preceding year since the year 1859 inclusive, compiled from confidential returns kindly furnished by the authorities of the various banks; the balance of deposits remaining in Post Office and Trustee Savings Banks on the 31st of December of each year since the year 1861 inclusive, derived from official sources; together with the amount of Government and India Stocks, on which dividends are payable at the

Bank of Ireland, kindly supplied by the Governor of the Bank; and the average bank note circulation of the six banks of issue in Ireland in the month of December since 1859, compiled from the *Dublin Gazette*.

In addition to the tables here mentioned, I have inserted others affording half-yearly comparisons for the past ten years under each of the heads referred to; these half-yearly comparisons tend to correct any false impression which might be caused by information collected at a period of the year when the Christmas trade produces an increased and unusual movement of money.

A statement has been added to those included in previous reports, namely, one showing the distribution of the Banks, their branches and sub-branches in Ireland, on 31st December, 1886. This statement has been constructed from information specially supplied for the purpose by the authorities of the various Banks. It so thoroughly speaks for itself that an analysis appears unnecessary. As the distribution of these Banks, and, therefore, of the facilities for banking transactions, may be taken as a fair indication of the distribution of commercial activity in Ireland, the statement referred to is possessed of considerable commercial interest.

#### 1. *Deposits and Cash Balances in Joint Stock Banks.*

The deposits and cash balances in the Joint Stock Banks, in December, 1886, as shown in Table I., stood at £30,172,000 as compared with £29,370,000 at the same period in the year 1885, thus showing an increase of £802,000. At the corresponding period of each of the years 1883, 1884, and 1885, a decrease was shown as compared with each of the respective preceding years. In Table I. (A) the amounts of deposits and cash balances are compared by half-years: it shows that the

increase in December as compared with June occurred as usual; the increase was £949,000, as compared with an increase of £130,000 only for the corresponding period of 1885. It must here again be noted that the balances in this case include that still remaining in the hands of the Liquidators of the Munster Bank, now amounting to a sum of £543,560.

TABLE I.—Showing amount of Deposits and Cash Balances in Joint Stock Banks, on 31st December, 1859–86, compiled from Returns furnished by the several Joint Stock Banks in Ireland.

DATE.	Amount.	Yearly Increase.	Yearly Decrease.
	£	£	£
1859, 31st December,	16,042,000	—	—
1860, "	15,609,000	—	433,000
1861, "	15,005,000	—	604,000
1862, "	14,389,000	—	616,000
1863, "	12,967,000	—	1,422,000
1864, "	15,623,000	2,656,000	—
1865, "	18,619,000	2,996,000	—
1866, "	20,957,000	2,338,000	—
1867, "	21,794,000	837,000	—
1868, "	22,164,000	370,000	—
1869, "	22,673,000	509,000	—
1870, "	24,366,000	1,693,000	—
1871, "	27,348,000	2,982,000	—
1872, "	28,732,000	1,384,000	—
1873, "	29,310,000	478,000	—
1874, "	31,734,000	2,524,000	—
1875, "	33,519,000	1,785,000	—
1876, "	34,240,000	721,000	—
1877, "	33,050,000	—	1,190,000
1878, "	31,534,000	—	1,516,000
1879, "	30,541,000	—	993,000
1880, "	29,746,000	—	795,000
1881, "	30,161,000	415,000	—
1882, "	32,746,000	2,585,000	—
1883, "	31,340,000	—	1,406,000
1884, "	30,627,000	—	713,000
1885, "	29,370,000	—	1,257,000
1886, "	30,172,000	802,000	—







TABLE I. (A).—Showing amount of Deposits and Cash Balances in Joint Stock Banks, in the months of June and December, in the years 1877–86, compiled from Returns furnished by the several Joint Stock Banks in Ireland.

DATE.	Amount.	Increase.	Decrease.
	£	£	£
1877, 30th June, .	32,746,000	—	1,494,000
„ 31st December,	33,050,000	304,000	—
1878, 30th June, .	31,745,000	—	1,305,000
„ 31st December,	31,534,000	—	211,000
1879, 30th June, .	30,191,000	—	1,343,000
„ 31st December,	30,541,000	350,000	—
1880, 30th June, .	29,350,000	—	1,191,000
„ 31st December,	29,746,000	396,000	—
1881, 30th June, .	28,289,000	—	1,457,000
„ 31st December,	30,161,000	1,872,000	—
1882, 30th June, .	30,667,000	506,000	—
„ 31st December,	32,746,000	2,079,000	—
1883, 30th June, .	31,725,000	—	1,021,000
„ 31st December,	31,340,000	—	385,000
1884, 30th June, .	30,072,000	—	1,268,000
„ 31st December,	30,627,000	555,000	—
1885, 30th June, .	29,240,000	—	1,387,000
„ 31st December,	29,370,000	130,000	—
1886, 30th June, .	29,223,000	—	147,000
„ 31st December,	30,172,000	949,000	—

## 2. Savings Banks.

The balances of deposits in Savings Banks consist of two groups—those in the Post Office Savings Banks, which are set out in Table II., and those in Trustee Savings Banks, shown in Table III. It will be observed from Table II. that the steady increase in the deposits in the Post Office Savings Banks which had been observed at the termination of each previous year still continued at the end of 1886.

In December of that year, the amount in the Post Office Savings Banks in Ireland stood at £2,444,000, as compared with £2,202,000, for the corresponding period of 1885 (being an increase of £242,000), and the largest amount on record since the establishment of these Banks.

Table II. (A.) shows by half years, since the beginning of 1877, the steady increase in the deposits in the Post Office Savings Bank. From this Table it appears that there has been an increase of £97,000 in December, 1886, as compared with June of the same year, a greater increase than has occurred in the corresponding portion of any previous year except 1885.

TABLE II.—Showing Estimated Balances, at the undermentioned dates, in Post Office Savings Banks in Ireland; compiled from Returns furnished by the Accountant, General Post Office, Dublin.

DATE.	Amount.	Yearly Increase.	Yearly Decrease.
	£	£	£
1861, 31st December,	Not established.	—	—
1862, "	79,000	79,000	—
1863, "	144,000	65,000	—
1864, "	177,000	33,000	—
1865, "	207,000	30,000	—
1866, "	221,000	14,000	—
1867, "	260,000	39,000	—
1868, "	356,000	96,000	—
1869, "	458,000	102,000	—
1870, "	583,000	125,000	—
1871, "	687,000	104,000	—
1872, "	759,000	72,000	—
1873, "	764,000	5,000	—
1874, "	819,000	55,000	—
1875, "	888,000	69,000	—
1876, "	981,000	93,000	—
1877, "	1,084,000	103,000	—
1878, "	1,121,000	37,000	—
1879, "	1,181,000	60,000	—
1880, "	1,310,000	129,000	—
1881, "	1,513,000	203,000	—
1882, "	1,718,000	205,000	—
1883, "	1,834,000	116,000	—
1884, "	1,990,000	156,000	—
1885, "	2,202,000	212,000	—
1886, "	2,444,000	242,000	—

TABLE II. (A).—Showing Estimated Balances, at the undermentioned dates, in Post Office Savings Banks in Ireland; compiled from Returns furnished by the Accountant, General Post Office, Dublin.

DATE.	Amount.	Increase.	Decrease.
	£	£	£
1877, 30th June, .	1,052,000	71,000	—
„ 31st December,	1,084,000	32,000	—
1878, 30th June, .	1,100,000	16,000	—
„ 31st December,	1,121,000	21,000	—
1879, 30th June, .	1,152,000	31,000	—
„ 31st December,	1,181,000	29,000	—
1880, 30th June, .	1,229,000	48,000	—
„ 31st December,	1,310,000	81,000	—
1881, 30th June, .	1,426,000	116,000	—
„ 31st December,	1,513,000	87,000	—
1882, 30th June, .	1,622,000	109,000	—
„ 31st December,	1,718,000	96,000	—
1883, 30th June, .	1,790,000	72,000	—
„ 31st December,	1,834,000	44,000	—
1884, 30th June, .	1,927,000	93,000	—
„ 31st December,	1,990,000	63,000	—
1885, 30th June, .	2,095,000	105,000	—
„ 31st December,	2,202,000	107,000	—
1886, 30th June, .	2,347,000	145,000	—
„ 31st December,	2,444,000	97,000	—

TABLE III.

Table III. shows the amount of deposits at the end of the year in Trustee Savings Banks.

TABLE III.—Showing the Balances due to Trustees of Savings Banks in Ireland by the Commissioners for the Reduction of the National Debt, at the undermentioned dates; compiled from Returns furnished by the Comptroller, National Debt Office, London.

DATE	Amount.	Yearly Increase.	Yearly Decrease.
	£	£	£
1861, 31st December,	2,153,000	10,000	—
1862,       "       "	2,088,000	—	65,000
1863,       "       "	2,072,000	—	16,000
1864,       "       "	1,973,000	—	99,000
1865,       "       "	1,837,000	—	136,000
1866,       "       "	1,540,000	—	297,000
1867,       "       "	1,633,000	93,000	—
1868,       "       "	1,814,000	181,000	—
1869,       "       "	1,975,000	161,000	—
1870,       "       "	2,055,000	80,000	—
1871,       "       "	2,208,000	153,000	—
1872,       "       "	1,964,000	—	244,000
1873,       "       "	2,075,000	111,000	—
1874,       "       "	2,092,000	17,000	—
1875,       "       "	2,044,000	—	48,000
1876,       "       "	2,153,000	109,000	—
1877,       "       "	2,220,000	67,000	—
1878,       "       "	2,160,000	—	60,000
1879,       "       "	2,098,000	—	62,000
1880,       "       "	2,079,000	—	19,000
1881,       "       "	2,042,000	—	37,000
1882,       "       "	2,078,000	36,000	—
1883,       "       "	2,060,000	—	18,000
1884,       "       "	2,097,000	37,000	—
1885,       "       "	1,981,000	—	116,000
1886,       "       "	2,007,000	26,000	—

These deposits have for a long time shown considerable fluctuations in their amount, and in December, 1885, they showed an unusual falling off, in fact the largest decrease since the year 1872. In December, 1886, however, they amounted to £2,007,600, showing an increase of £26,000 or 1·3 per cent. as compared with the corresponding period of 1885. With the exception of the year 1885,

these deposits are lower than they have been since the year 1872; but the increased deposits in the Post Office Savings Banks much more than compensate for the diminution in those in the Trustee Banks.

Table III. (A) gives information by half-years for the Trustee Savings Banks, but the facts shown do not call for any special remarks.

TABLE III. (A).—Showing the Balances due to Trustees of Savings Banks in Ireland by the Commissioners for the Reduction of the National Debt, at the undermentioned dates; compiled from Returns furnished by the Comptroller, National Debt Office, London.

DATE.	Amount.	Increase.	Decrease.
	£	£	£
1877, 30th June, .	2,225,000	72,000	—
" 31st December, .	2,220,000	—	5,000
1878, 30th June, .	2,208,000	—	12,000
" 31st December, .	2,160,000	—	48,000
1879, 30th June, .	2,116,000	—	44,000
" 31st December, .	2,098,000	—	18,000
1880, 30th June, .	2,063,000	—	35,000
" 31st December, .	2,079,000	16,000	—
1881, 30th June, .	1,980,000	—	99,000
" 31st December, .	2,042,000	62,000	—
1882, 30th June, .	2,038,000	—	4,000
" 31st December, .	2,078,000	40,000	—
1883, 30th June, .	2,064,000	—	14,000
" 31st December, .	2,060,000	—	4,000
1884, 30th June, .	2,072,000	12,000	—
" 31st December, .	2,097,000	25,000	—
1885, 30th June, .	2,022,000	—	75,000
" 31st December, .	1,981,000	—	41,000
1886, 30th June, .	1,994,000	13,000	—
" 31st December, .	2,007,000	13,000	—

In order to show at a glance in a combined form the progress of the accumulation of small savings in Banks in Ireland, Tables IV. and IV. (A.) have been constructed. Table IV. shows a considerable increase in savings, the total amount in the Savings Banks in Ireland being

£4,451,000 in December, 1886, \* as compared with £4,183,000 for the corresponding period of the year 1885. This is an increase of £268,000, or 6·4 per cent. as compared with an increase of £96,000, or 2·3 per cent. in December, 1885, over December, 1884. It will be observed that the increase during 1886 is the greatest which has occurred during the period covered by the Table with the exception of that in the year 1868.

TABLE IV.—Showing the Totals of the Balances in Post Office and Trustee Savings Banks, given separately in Tables II. and III.

DATE.	Amount.	Yearly Increase	Yearly Decrease.
	£	£	£
1861, 31st December.	*2,163,000	10,000	—
1862, "	2,167,000	14,000	—
1863, "	2,216,000	49,000	—
1864, "	2,150,000	—	66,000
1865, "	2,044,000	—	106,000
1866, "	1,761,000	—	283,000
1867, "	1,893,000	132,000	—
1868, "	2,170,000	277,000	—
1869, "	2,433,000	263,000	—
1870, "	2,638,000	205,000	—
1871, "	2,895,000	257,000	—
1872, "	2,723,000	—	172,000
1873, "	2,839,000	116,000	—
1874, "	2,911,000	72,000	—
1875, "	2,932,000	21,000	—
1876, "	3,134,000	202,000	—
1877, "	3,304,000	170,000	—
1878, "	3,281,000	—	23,000
1879, "	3,279,000	—	2,000
1880, "	3,389,000	110,000	—
1881, "	3,555,000	166,000	—
1882, "	3,796,000	241,000	—
1883, "	3,894,000	98,000	—
1884, "	4,087,000	193,000	—
1885, "	4,183,000	96,000	—
1886, "	4,451,000	268,000	—

\* Deposits in Trustee Savings Banks only.

Table IV. (A.) shows the amount of small savings, by half years, for the past ten years, and demonstrates that

except in the case of the extremely unfavourable years of 1878 and 1879, the deposits in Savings Banks in Ireland steadily and continuously increased.

TABLE IV. (A.)—Showing the Totals of the Balances in Post Office and Trustee Savings Banks, given separately in Tables II. (A.) and III. (A.)

DATE.	Amount.	Increase.	Decrease.
	£	£	£
1877, 30th June, .	3,277,000	143,000	—
„ 31st December,	3,304,000	27,000	—
1878, 30th June, .	3,308,000	4,000	—
„ 31st December,	3,281,000	—	27,000
1879, 30th June, .	3,268,000	—	13,000
„ 31st December,	3,279,000	11,000	—
1880, 30th June, .	3,292,000	13,000	—
„ 31st December,	3,389,000	97,000	—
1881, 30th June, .	3,406,000	17,000	—
„ 31st December,	3,555,000	149,000	—
1882, 30th June, .	3,660,000	105,000	—
„ 31st December,	3,796,000	136,000	—
1883, 30th June, .	3,854,000	58,000	—
„ 31st December,	3,894,000	40,000	—
1884, 30th June, .	3,999,000	105,000	—
„ 31st December,	4,087,000	88,000	—
1885, 30th June, .	4,117,000	30,000	—
„ 31st December,	4,183,000	66,000	—
1886, 30th June, .	4,341,000	158,000	—
„ 31st December,	4,451,000	110,000	—

### 3. Investments in Government and India Stocks.

The Capital invested in Government and India Stocks in Ireland as shown in Table V. exhibits an increase, when the amount of such investments in December, 1886, is compared with that in 1885; but Table V. (A), made up by half-years, shows that there had been a greater increase, amounting to £795,000, in June, 1886, as compared with the previous half-year; and when the amount of these investments in December, 1886, is compared with June in the same year a decrease of £404,000 is shown.



The amount of Government and India Stocks on which dividends are payable at the Bank of Ireland, was, in December, 1886, £30,080,000, compared with £29,689,000 in December, 1885, being an increase of £391,000, or 1·3 per cent.

TABLE V.—Showing the Totals of Government and India Stocks held in Ireland at the undermentioned dates; compiled from Returns furnished by the Governor of the Bank of Ireland.

DATE.	Amount.	Yearly Increase.	Yearly Decrease.
	£	£	£
1859, 31st December.	40,304,000	—	—
1860, "	40,112,000	—	192,000
1861, "	38,972,000	—	1,140,000
1862, "	38,081,000	—	891,000
1863, "	36,840,000	—	1,232,000
1864, "	37,115,000	265,000	—
1865, "	37,450,000	335,000	—
1866, "	36,958,000	—	492,000
1867, "	37,128,000	170,000	—
1868, "	37,023,000	—	105,000
1869, "	36,871,000	—	152,000
1870, "	36,549,000	—	322,000
1871, "	37,089,000	540,000	—
1872, "	35,839,000	—	1,250,000
1873, "	34,850,000	—	989,000
1874, "	34,555,000	—	295,000
1875, "	33,729,000	—	826,000
1876, "	33,264,000	—	465,000
1877, "	32,561,000	—	703,000
1878, "	31,837,000	—	724,000
1879, "	32,440,000	603,000	—
1880, "	32,395,000	—	45,000
1881, "	31,611,000	—	784,000
1882, "	31,804,000	193,000	—
1883, "	30,942,000	—	862,000
1884, "	30,537,000	—	405,000
1885, "	29,689,000	—	848,000
1886, "	30,080,000	391,000	—

TABLE V. (A)—Showing the Totals of Government and India Stocks held in Ireland at the undermentioned dates; compiled from Returns furnished by the Governor of the Bank of Ireland.

DATE	AMOUNT.	INCREASE.	DECREASE.
	£	£	£
1877, 30th June, .	32,613,000	—	651,000
„ 31st December, .	32,561,000	—	52,000
1878, 30th June, .	31,809,000	—	752,000
„ 31st December, .	31,837,000	28,000	—
1879, 30th June, .	33,037,000	1,200,000	—
„ 31st December, .	32,440,000	—	597,000
1880, 30th June, .	33,113,000	673,000	—
„ 31st December, .	32,395,000	—	718,000
1881, 30th June, .	32,430,000	44,000	—
„ 31st December, .	31,611,000	—	828,000
1882, 30th June, .	31,772,000	161,000	—
„ 31st December, .	31,804,000	32,000	—
1883, 30th June, .	31,532,000	—	272,000
„ 31st December, .	30,942,000	—	590,000
1884, 30th June, .	30,859,000	—	83,000
„ 31st December, .	30,537,000	—	322,000
1885, 30th June, .	30,630,000	363,000	—
„ 31st December, .	29,689,000	—	1,211,000
1886, 30th June, .	30,484,000	795,000	—
„ 31st December, .	30,080,000	—	404,000

#### 4. Bank Note Circulation.

Dealing with the Bank Note circulation in a manner similar to that adopted with regard to the question of deposits and cash balances, it will be seen by Table VI. that there has been an decrease of £125,000 in the circulation as compared with the year 1885, the value having fallen from £6,484,000 in December, 1885, to £6,359,000 at the corresponding period of 1885, or at the rate of 1·9 per cent. This decrease is less than that for the year 1885, as compared with 1884.

[TABLE VI.]

TABLE VI.—Showing the Average Bank Note Circulation of the Six Banks of Issue in Ireland in December; compiled from Accounts published by the Registrar of Bank Returns, pursuant to the Act 8 & 9 Vic., cap. 37.\*

Period.	Amount.	Yearly Increase.	Yearly Decrease.
	£	£	£
1859, December,	7,404,000	—	—
1860, " .	7,048,000	—	356,000
1861, " .	6,407,000	—	641,000
1862, " .	5,843,000	—	564,000
1863, " .	5,940,000	97,000	—
1864, " .	5,872,000	—	68,000
1865, " .	6,691,000	819,000	—
1866, " .	6,452,000	—	239,000
1867, " .	6,416,000	—	36,000
1868, " .	7,055,000	639,000	—
1869, " .	7,350,000	295,000	—
1870, " .	7,432,000	82,000	—
1871, " .	8,052,000	620,000	—
1872, " .	7,620,000	—	432,000
1873, " .	7,112,000	—	508,000
1874, " .	7,151,000	39,000	—
1875, " .	7,967,000	816,000	—
1876, " .	7,821,000	—	146,000
1877, " .	7,492,000	—	329,000
1878, " .	7,090,000	—	402,000
1879, " .	6,284,000	—	806,000
1880, " .	7,048,000	764,000	—
1881, " .	7,476,000	428,000	—
1882, " .	8,334,000	858,000	—
1883, " .	7,235,000	—	1,099,000
1884, " .	6,748,000	—	487,000
1885, " .	6,484,000	—	264,000
1886, " .	6,359,000	—	125,000

If Table VI. (A.) be examined it will be observed that the usual increase of note circulation in December, as compared with June, took place in the year 1886.

\* There are six Banks in Ireland authorized to issue Notes the statistics of which are included in this table. The total authorized issue of Notes for these Banks is £6,354,494. Their average issue for the ten years ending with 1883 (according to tables accompanying Lochrane's Banker's and Merchant's Map of Ireland), was £6,891,866, and the average amount of gold and silver held by them was £2,957,830.

TABLE VI. (A.)—Showing the Average Bank Note Circulation of the Six Banks of Issue in Ireland, in the months of June and December of the years 1877-86; compiled from Accounts published by the Registrar of Bank Returns, pursuant to the Act 8 & 9 Vic., cap. 37.\*

PERIODS.	Amount.	Increase.	Decrease.
	£	£	£
1877, June,	7,272,000	—	549,000
„ December,	7,492,000	220,000	—
1878, June,	6,990,000	—	502,000
„ December,	7,090,000	100,000	—
1879, June,	5,999,000	—	1,091,000
„ December,	6,284,000	285,000	—
1880, June,	5,932,000	—	352,000
„ December,	7,048,000	1,116,000	—
1881, June,	6,445,000	—	603,000
„ December,	7,476,000	1,031,000	—
1882, June,	7,097,000	—	379,000
„ December,	8,334,000	1,237,000	—
1883, June,	6,746,000	—	1,588,000
„ December,	7,235,000	489,000	—
1884, June,	6,240,000	—	995,000
„ December,	6,748,000	508,000	—
1885, June,	5,710,000	—	1,038,000
„ December,	6,484,000	774,000	—
1886, June,	5,726,000	—	758,000
„ December,	6,359,000	633,000	—

\* See note, p. 12.

The results of the analysis of the foregoing tables are :—

- 1st. That in December, 1886, there was an increase of Cash Balances in the Irish Joint Stock Banks as compared with the corresponding period in 1885, amounting to £802,000, or 2·7 per cent.
- 2nd. That there was an increase of £949,000 in Cash Balances in the Irish Joint Stock Banks in December, 1886, as compared with June, 1886.
- 3rd. That there was a total increase in the Deposits in Savings Banks in Ireland in December, 1886, as compared with the same period of 1885, amounting to £268,000, or 6·4 per cent., of which increase £242,000 was in Post Office, and £26,000 in Trustee Savings Banks.

- 4th. That there has been an increase of £110,000 in the Deposits in Savings Banks in December, 1886, as compared with the previous June.
- 5th. That there was an increase in the amount of Government and India Stocks, on which dividends are payable at the Bank of Ireland, of £391,000, in December, 1886, as compared with the same period of 1885.
- 6th. That in December, 1886, there was a diminution of £404,000 in the amount of Government and India Stocks, on which dividends are payable at the Bank of Ireland, as compared with June of the same year.
- 7th. That in December, 1886, there was a diminution of £125,000 in the amount of Bank Note circulation, as compared with the corresponding period of 1885.
- 8th. That there was an increase of Bank Note circulation to the amount of £633,000 in December, 1886, as compared with June of the same year.

In conclusion, I have to return my thanks to the authorities of the various Joint Stock Banks of Ireland, the Accountant of the Post Office, Dublin, the Comptroller of the National Debt Office, and the Governor of the Bank of Ireland, for the valuable information which they so promptly afforded in connexion with the compilation of these statistics for your Excellency.

I have the honour to remain,

Your Excellency's faithful servant,

THOMAS W. GRIMSHAW,

*Registrar-General.*

GENERAL REGISTER OFFICE,

CHARLEMONT HOUSE,

*Dublin, 31st January, 1887.*

